



Heng An
Standard Life
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請準備您的保單編號。

Calls may be monitored and/or recorded to protect both you and us and help with our training.

為了保障客戶及提高我們的服務質素，電話對話內容可能會被錄音以作培訓之用。

cs@hengansl.com.hk

Date: 30 March 2023

Private and confidential

Policy Plan: [Name of the Policy Plan] (the “**Plan**”)
Policy Number: [Policy Number of the Policy Holder]

Dear Valued Customer,

As an important notice, please read this letter carefully and seek independent professional advice should you have any questions about the content. Heng An Standard Life (Asia) Limited accepts responsibility for the accuracy of the content of this letter.

Various changes to the underlying funds corresponding to the investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in the offering documents of the underlying funds under JPMorgan Funds (the “**Offering Document**”) unless otherwise specified.

Reference Code	Name of investment choice
01JU	JPMorgan ASEAN (acc) – USD
06JU	JPMorgan Asia Growth Fund (acc) – USD

(Each an “**Investment Choice**” and collectively, the “**Investment Choices**”)

We have been informed by JPMorgan Funds (Asia) Limited (“**JPMorgan**”), the Hong Kong Representative of JPMorgan Funds of the following changes to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”), with effect from 28 April 2023 (“**Effective Date**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Change of investment policy of the underlying fund corresponding to JPMorgan Asia Growth Fund (acc) – USD

With effect from the Effective Date, the investment policy of the Underlying Fund will be amended such that the Underlying Fund’s aggregate exposure (direct and indirect) to China A-Shares and B-Shares (including eligible China A-Shares invested via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect) may not exceed 20% of its total net asset value. Please refer to the following comparison of the relevant extract of the investment policy before and from the Effective Date for details.

Name of underlying fund	Before the Effective Date	From the Effective Date
JPMorgan Asia Growth Fund	<p><i>"The Fund's aggregate exposure (direct and indirect) to China A-Shares and B-Shares may not exceed 10% of its total net asset value and should this investment policy in China A-Shares and/or B-Shares change in the future, one month's prior notice will be given to unitholders and the offering document will be updated accordingly.</i></p> <p><i>The Fund may invest up to 10 per cent. of its total net asset value in eligible China A-Shares via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect."</i></p>	<p><i>"The Fund's aggregate exposure (direct and indirect) to China A-Shares and B-Shares (including eligible China A-Shares invested via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect) may not exceed 20% of its total net asset value."</i></p>

For details of the risks associated with investment in China A-Shares and B-Shares, please refer to the relevant risk factors disclosed in the section "RISKS" in offering documents of the Underlying Fund, in particular the risk factors entitled "China market risk", "Risk associated with foreign shareholding restrictions on China A-Shares", "Risks associated with China Connect" and "People's Republic of China ("PRC") tax risk consideration".

2. Clarification to the investment policy of the Underlying Funds

From the Effective Date, if there is any change in the Underlying Funds' maximum exposure to China A-Shares and/or B-Shares in the future, the Manager of the Underlying Funds will notify and update the offering documents of the Underlying Funds in accordance with the applicable regulatory requirements. The previous statement in providing one month's prior notice as stated in the offering documents of the Underlying Funds will be removed.

The offering documents of the Underlying Funds are available on JPMorgan's website am.jpmorgan.com/hk¹. The revised offering documents of the Underlying Funds reflecting the above amendments will be available on or around the Effective Date.

Actions to take

You do not have to take any action if you wish to remain invested in the Investments Choices regardless of the above change. Otherwise you may wish to consider switching the units of the Investments Choices or redirect future regular premiums/contributions (if applicable) to other investment choice(s) through the usual application procedure. No switching fee(s) will be incurred under the current fee structure of your policy.

Investment involves risks. For details regarding the Plan, the investment choices available under the Plan and the underlying funds corresponding to such investment choices (including, without limitation, the investment objectives and policies, risk factors and charges), please refer to the latest offering documents of the Plan (in particular the document named "Investment Choices Brochure") and the offering documents of the underlying funds, all of which are available from us upon request and free of charge. You may also visit our website at www.hengansl.com.hk for investment choices details.

¹ The website has not been reviewed by the Securities and Futures Commission.

Should you have any queries, please contact your Financial Adviser or our Customer Service Hotline on +852 2169 0300 or email us at cs@hengansl.com.hk.

Yours faithfully,
Customer Service Department
Heng An Standard Life (Asia) Limited

私人及機密

保單計劃：[保單計劃名稱]（「計劃」）

保單編號：[保單持有人的保單編號]

親愛的客戶

此乃重要通知，請細閱本信件內容，如對其內容有任何疑問應諮詢獨立專業人士之意見。恒安標準人壽(亞洲)有限公司對本信件內容的準確性負責。

有關連繫至摩根基金之投資選擇的相連基金之若干變更

除非另有指明，否則本信件內所載的術語應與摩根基金內的相連的銷售文件（「銷售文件」）所載者具有相同的涵義。

參考編號	投資選擇名稱
01JU	摩根東協（美元）（累計）
06JU	摩根亞洲增長基金（美元）（累計）

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

我們接獲摩根基金之香港代表 - 摩根基金（亞洲）有限公司（「摩根」）通知，有關連繫至該等投資選擇的相連基金（各稱為「該相連基金」，統稱為「該等相連基金」）作出的下列變更，由2023年4月28日（「生效日期」）起生效。作為該等投資選擇的單位持有人，以下有關該等相連基金的更新對您的投資或會有所影響。

1. 有關連繫至摩根亞洲增長基金（美元）（累計）的相連基金的投資政策變更

由生效日期起，該相連基金的投資政策將作出修訂，以表明該相連基金於中國A股及B股（包括透過「滬港通」及／或「深港通」投資的合資格中國A股）的總投資（直接及間接）不可超過其總資產淨值的20%。詳情請參閱下文所載於生效日期前及由生效日期起的投資政策的相關摘錄之比較。

相連基金名稱	於生效日期前	於生效日期起
摩根亞洲增長基金	<p>「基金於中國A股及B股的總投資（直接及間接）不可超過其總資產淨值的10%。該有關中國A股及／或B股的投資政策於未來如有改變，經理人將向單位持有人發出一個月的事先通知，而銷售文件將作出相應更新。</p> <p>基金可透過「滬港通」及／或「深港通」投資最多其總資產淨值之10%於合資格中國A股。」</p>	<p>「基金於中國A股及B股（包括透過「滬港通」及／或「深港通」投資的合資格中國A股）的總投資（直接及間接）不可超過其總資產淨值的20%。」</p>

有關與投資於中國A股及B股相關的風險的詳情，請參閱該相連基金的銷售文件內「風險」一節所披露的相關風險因素，特別是標題為「中國市場風險」、「與中國A股的外資持股限制相關的風險」、「與『中華通』相關的風險」及「中華人民共和國（『中國』）稅務風險考慮」的風險因素。

2. 澄清該等相連基金的投資政策

由生效日期起，該等相連基金於中國A股及／或B股的最高投資於未來如有任何改變，該等相連基金的經理人將按照適用監管規定發出通知，並更新該等相連基金的銷售文件。在該等相連基金的銷售文件中之前載明提供一個月的事先通知聲明將會刪除。

該等相連基金的銷售文件可瀏覽摩根網頁am.jpmorgan.com/hk¹。反映上述修訂的該等相連基金經修訂銷售文件將於生效日期或前後提供。

應採取的行動

若您欲在上述變動後繼續投資該等投資選擇，您毋須採取任何行動。否則，您可透過一般的申請程序，要求將在該等投資選擇的單位或日後的定期保費/供款(如適用)轉至其他投資選擇。根據您保單內之現時收費機制，投資選擇的轉換將不會被收取任何轉換費用。

投資涉及風險，有關保單計劃、於保單計劃內可供銷售的投資選擇及連繫至投資選擇的該等相連基金的詳細資料(包括但不限於任何投資選擇的投資目標及政策，風險因素及費用)，您可參閱保單計劃的最新銷售文件(尤其是名為「投資選擇刊物」的文件)及該等相連基金的銷售文件，這些文件可按要求向我們索取並不收取費用。亦可同時瀏覽我們的網頁 www.hengansl.com.hk。

如有任何查詢，請與您的理財顧問聯絡。您亦可以致電我們的客戶服務熱線+852 2169 0300 或電郵至 cs@hengansl.com.hk 與我們聯絡。

恒安標準人壽(亞洲)有限公司

客戶服務部

謹啟

日期: 2023年3月30日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。